

In re:  
Maritza Caridad Lazo  
Debtor

Case No. 23-10175-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: May 17, 2024

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:**

Recip ID	Recipient Name and Address
db	+ Maritza Caridad Lazo, 5759 Stoudts Ferry Bridge Rd., Reading, PA 19605-3249
14750160	+ Ctce Fedl Cu, Po Box 13385, Reading, PA 19612-3385
14750555	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 23:53:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 17 2024 23:53:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14750152	Email/Text: ebnbankruptcy@ahm.honda.com	May 17 2024 23:53:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14750151	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 18 2024 00:02:14	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14760818	Email/PDF: bncnotices@becket-lee.com	May 18 2024 00:02:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14750153	+ Email/PDF: bncnotices@becket-lee.com	May 18 2024 00:02:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14750154	+ Email/Text: bk@avant.com	May 17 2024 23:53:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
14750156	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2024 23:53:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14750155	Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2024 23:53:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
14755777	Email/Text: Bankruptcy.RI@Citizensbank.com	May 17 2024 23:53:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14750159	+ Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 17 2024 23:53:00	Citizens Bank/First Mark Services, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501-2522
14752749	Email/Text: mrdiscen@discover.com	May 17 2024 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14750161	+ Email/Text: mrdiscen@discover.com	May 17 2024 23:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14750162	+ Email/Text: dplbk@discover.com		

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14751358	+ Email/Text: dplbk@discover.com	May 17 2024 23:53:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750165	+ Email/Text: DSLBKYP@discover.com	May 17 2024 23:53:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14767840	Email/Text: JCAP_BNC_Notices@jcap.com	May 17 2024 23:53:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14750157	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2024 23:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14755302	+ Email/Text: RASEBN@raslg.com	May 18 2024 00:02:18	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14804471	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2024 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14836902	+ Email/Text: nsm_bk_notices@mcooper.com	May 18 2024 00:01:32	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14750166	+ Email/Text: nsm_bk_notices@mcooper.com	May 17 2024 23:53:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppel, Texas 75019-4620
14769870	Email/Text: nsm_bk_notices@mcooper.com	May 17 2024 23:53:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14751758	^ MEBN	May 17 2024 23:46:47	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14836901	+ Email/Text: EBN@brockandscott.com	May 17 2024 23:53:00	Nationstar Mortgage LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14750167	^ MEBN	May 17 2024 23:46:43	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14769271	+ Email/Text: bncmail@w-legal.com	May 17 2024 23:53:00	Prosper Marketplace Inc., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
14750170	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 18 2024 00:01:29	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750171	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 18 2024 00:01:29	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14755510	Email/Text: electronicbkydocs@nelnet.net	May 17 2024 23:53:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14750173	+ Email/Text: electronicbkydocs@nelnet.net	May 17 2024 23:53:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14750172	+ Email/Text: LCI@upstart.com	May 17 2024 23:53:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14750556	^ MEBN	May 17 2024 23:46:46	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14755629	Email/Text: bankruptcy@visionsfcu.org	May 17 2024 23:53:00	VISIONS FEDERAL CREDIT UNION, 24 MCKINLEY AVE, ENDICOTT, NY 13760
14750174	Email/Text: bankruptcy@visionsfcu.org	May 17 2024 23:53:00	Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750180	+ Email/Text: vci.bkcy@vwcredit.com	May 17 2024 23:53:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003

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14750181	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 18 2024 00:02:35	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14750182	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 18 2024 00:01:29	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14760430	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 18 2024 00:02:35	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14760819	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14750163	*+	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750164	*+	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750158	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14750168	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750169	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750175	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750176	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750177	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750178	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750179	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor NATIONSTAR MORTGAGE LLC andrew.spivack@brockandscott.com wbefcf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com

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George Meany Lutz

on behalf of Debtor Maritza Caridad Lazo glutz@hvmlaw.com HartmanValerianoMagovernLutzPC@jubileebk.net

MARIO J. HANYON

on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In re:

MARITZA LAZO,

Debtor

Chapter 13 Bankruptcy

Bankruptcy No. 23-10175 PMM

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ORDER

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AND NOW, in consideration of the Motion to Dismiss Case filed by the Debtor, it is hereby ORDERED that:

1. The above-captioned Chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor shall file a master mailing list with the Clerk of the United States Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. §349(b)(3), any undistributed Chapter 13 plan dividend payments in the possession of the aforesaid Trustee shall not vest in the entity in which such property had vested immediately prior to the commencement of this case. **All other property of the estate shall vest pursuant to 11 U.S.C. §349(b)(3).**
5. All applications for allowance of administrative expenses (including applications for allowances of professional fees) shall be filed within **twenty (20) days** of the entry of this Order.
6. Counsel for the Debtor shall serve this Order by first class mail, postage prepaid, on all interested parties **within five (5) days** of the entry of this Order. Counsel shall file a Certification of Service confirming that such service has been accomplished **within fifteen (15) days** of the entry of this Order.

Date: May 16, 2024



Hon. Patricia M. Mayer  
U.S. Bankruptcy Judge